

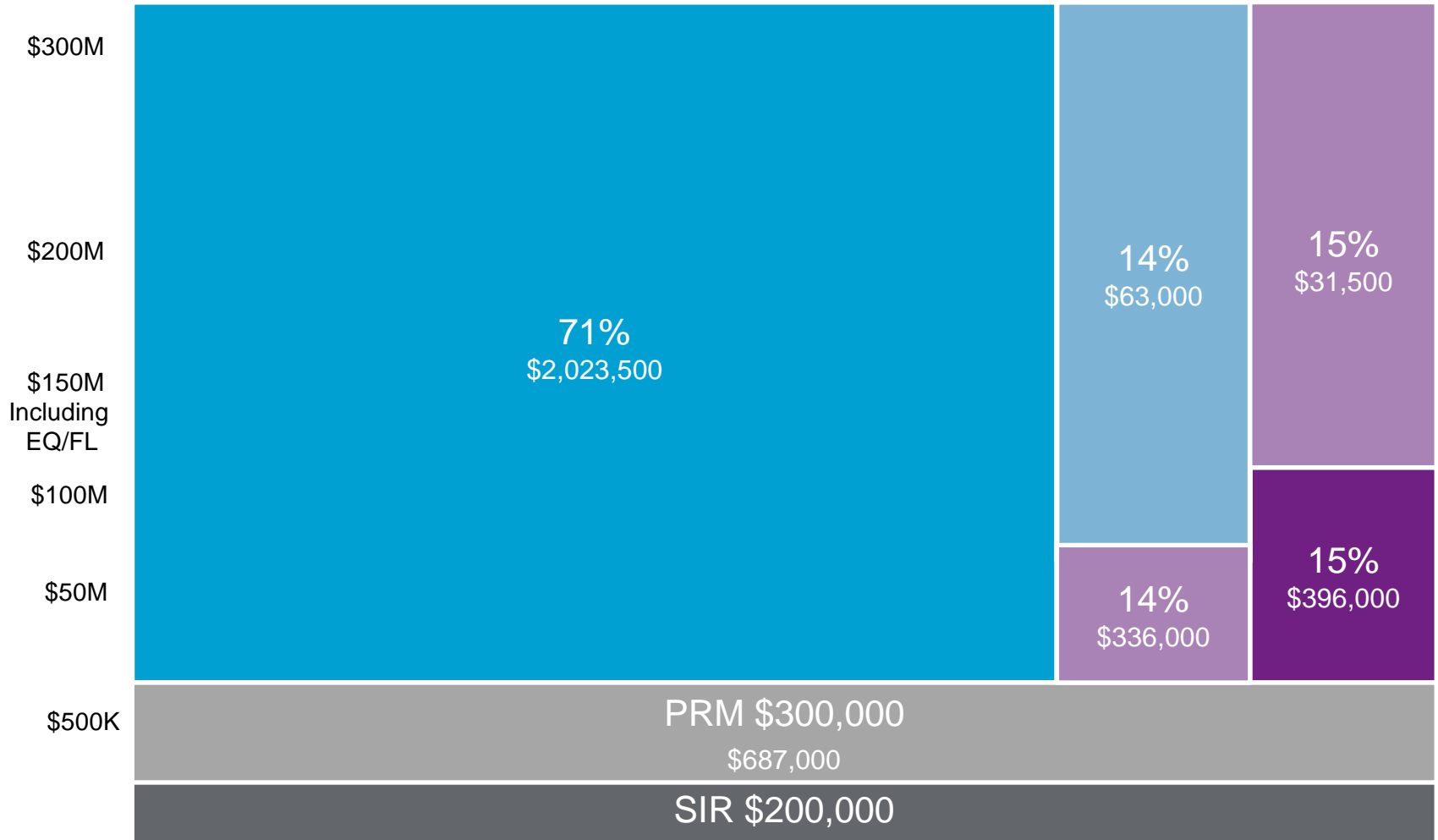
2019 - 2020 NPAIP Renewal Indications

	Premium with 2018 Rates applied to 2019 Exposures	Premium with 2019 Rates applied to 2020 Exposures			
Coverages	\$300 Million Property and \$150 Million Flood and Quake, EXCEPT \$25 Million Flood Zone A, \$100 Million Equipment Breakdown, \$2.5M xs \$500K UE Casualty 75% & PRM 25% (Schools) 70% CRL & 30% PRM (Non-Schools), \$7M xs \$3M GEM 35%, BRIT 40%, PRM 25%	Renewal as Expiring \$300 Million Property and \$150 Million Flood and Quake, EXCEPT \$25 Million Flood Zone A, \$100 Million Equipment Breakdown, \$2.5M xs \$500K UE Casualty 75% & PRM 25% (Schools) 70% CRL & 30% PRM (Non-Schools), \$7M xs \$3M GEM 35%, BRIT 40%, PRM 25%	% Change	\$ Change	Notes
CRL - Casualty w/o Schools	\$458,469	\$618,933	35.00%	\$160,464	35%
United Educators - Casualty Schools only	\$243,244	\$243,244	0.00%	\$0	Flat
GEM	\$232,079	\$245,772	5.90%	\$13,693	3.7%-8.1% - Using 5.9%
Brit	\$227,034	\$231,574	2.00%	\$4,541	2% Increase
Lloyds of London/Property	\$2,986,328	\$3,135,644	5.00%	\$149,316	5% - 7.5% Max - Using 5%
Travelers Boiler Re	\$137,042	\$137,042	0.00%	\$0	Flat Rate
Total	\$4,284,195	\$4,612,209	7.66%	\$328,014	
Joint Purchase Insurance Programs					
Terrorism Property - Retention \$200K	\$139,452	\$139,452	0.00%	\$0	2 year policies on annual installments - Flat
Terrorism Liability Retention \$250K	\$44,000	\$44,000	0.00%	\$0	2 year policies on annual installments - Flat
Student Accident - \$25,000 Limit	\$197,031	\$197,031	0.00%	\$0	2 year policies on annual installments - Flat
Environmental Liability	\$312,594	\$312,594	0.00%	\$0	Flat
Total	\$693,077	\$693,077	0.00%	\$0	
Grand Total	\$4,977,272	\$5,305,286	6.59%	\$328,014	
Retentions					
Property - NPAIP and PRM	\$500,000	\$500,000			
Casualty - NPAIP Only	\$500,000	\$500,000			
Participation in NPAIP Structure					
CRL Casualty w/o school exposure	70% of \$2.5M xs \$500K	70% of \$2.5M xs \$500K			
PRM Casualty w/o school exposure	30% of \$2.5M xs \$500K	30% of \$2.5M xs \$500K			
United Educators - Casualty Schools Only	75% of \$2.5M xs \$500K	75% of \$2.5M xs \$500K			
PRM Casualty Schools Only	25% of \$2.5M xs \$500K	25% of \$2.5M xs \$500K			
PRM Casualty w/o school exposure	25% of \$7M xs \$3M	25% of \$7M xs \$3M			
GEM Casualty	35% of \$7M xs \$3M	35% of \$7M xs \$3M			
Brit Casualty	40% of \$7M xs \$3M	40% of \$7M xs \$3M			
Boiler Re (Equipment Breakdown Limits)	\$100,000,000	\$100,000,000			
PRM Property	\$300K xs \$200K	\$300K xs \$200K			
Lloyds Property	\$300,000,000 xs \$500k	\$300,000,000 xs \$500k			
Lloyds Property - Flood Zone A Limits	\$25,000,000	\$25,000,000			

2019 - 2020 PACT Renewal Quotations				
	Premium with 2018 Rates applied to 2019 Exposures	Premium with 2019 Rates and 2020 Exposures		
Insurance Market	CRL/Safety National	CRL/Safety National		
	\$300,000 Retention PACT, \$700,000 xs \$300,000 PCM, 75/25 Quota Share with CRL up to \$3M with Safety National attaching at \$3M and aggregate split 50/50 between Safety National and PCM	\$300,000 Retention PACT, \$700,000 xs \$300,000 PCM, 75/25 Quota Share with CRL up to \$3M with Safety National attaching at \$3M and aggregate split 50/50 between Safety National and PCM	% Change	\$ Change
Premium				
CRL	\$384,312	\$338,195	-12.00%	-\$46,117
Safety National	\$165,206	\$165,206	0.00%	\$0
Total Premium	\$549,518	\$503,401	-8.39%	-\$46,117
Program Limits				
PACT SIR	\$300,000	\$300,000	No Change	No Change
PCM Primary Layer	700k xs \$300k	700k xs \$300k	No Change	No Change
CRL	\$2M xs \$1M	\$2M xs \$1M	No Change	No Change
Excess of \$3M	Statutory	Statutory	No Change	No Change
Aggregate Limit	\$3,000,000	\$3,000,000	No Change	No Change
Payroll	\$260,536,123	\$269,503,461	3.44%	\$8,967,338
				as of 2.11.19 V1

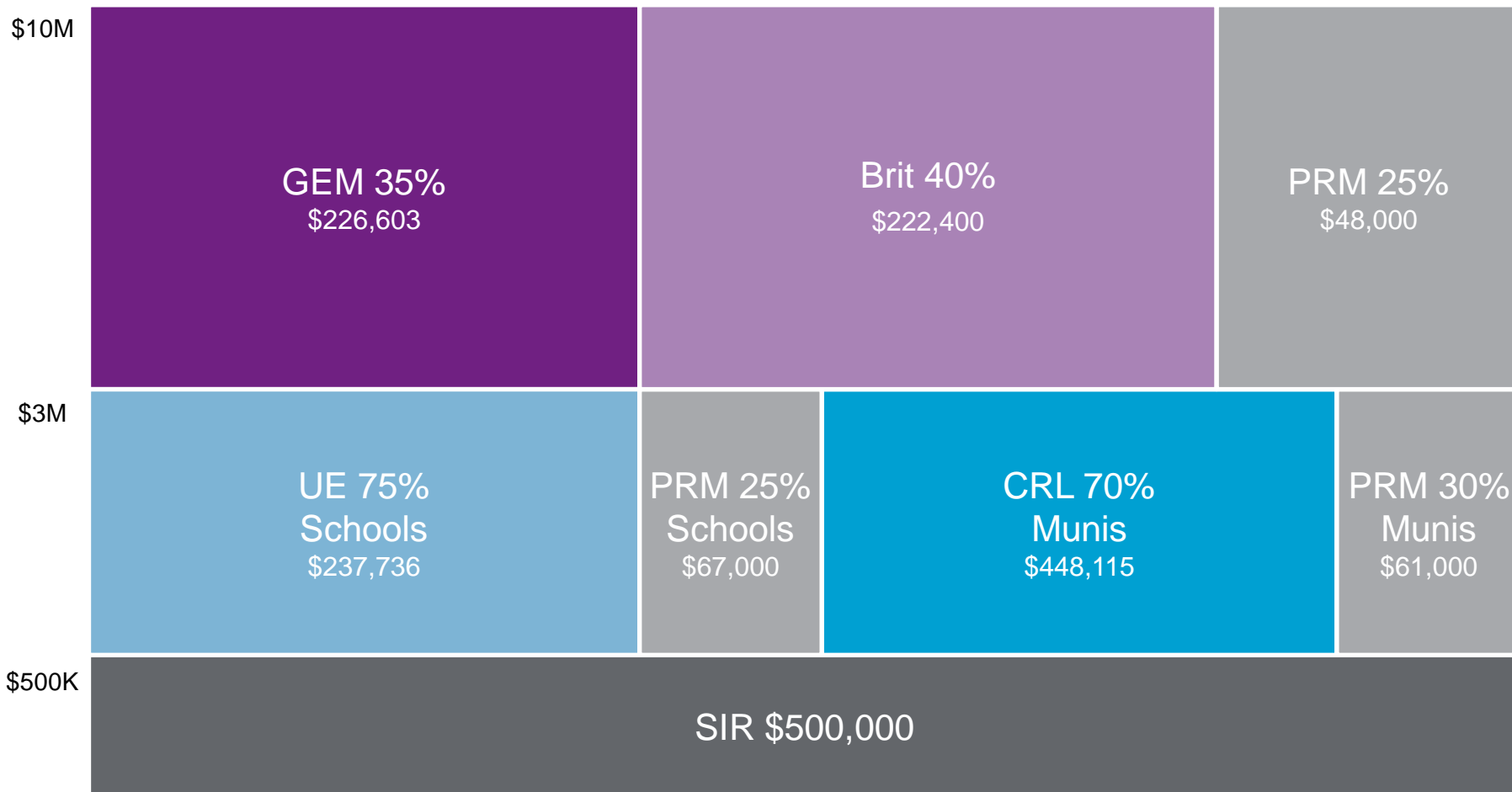
Nevada Public Agency Insurance Pool 2018-2019

Property Structure and Premium – Lloyd's of London



Nevada Public Agency Insurance Pool 2018-2019

Liability Structure and Premium



Public Agency Compensation Trust 2018-2019

Workers Compensation Structure and Premium

